

Overview on statutory health insurance in Germany (Status 2012)
– with special agri-social security systems

Aspects	Health insurance In general	Health insurance Agriculture; farmer	Health insurance Worker in agriculture
Risk coverage	sickness	sickness	sickness
Insured persons	Employees and employee-like persons	Farmers (employers) and their families	Agriculture worker and their families
Institution providing the insurance	Statutory health insurance (GKV); Health funds	social insurance organisations for the agricultural sector (BV-LSV) (LSV)	social insurance organisations for the agricultural sector
Self-administration; or the like	Self-administration in parity	Self-administration in parity	Self-administration in parity
Financing principle	contributions paid by employee and employer and taxes	Farmers (employers) and the state	Contributions by employees and employers as well as taxes
Contribution rate	15,5 % Potential additional contribution by the employee	Amount of contribution depends on the agricultural land	15,5 % + Potential additional contribution by the employee
Who pays which contribution rate	7,3 % = employer 8,2 % = employee + Potential additional contribution by the employee	Farmer (Employer) = 44 % State = 55 %	7,3 % = AG 8,2 % = AN + Potential additional contribution by the employee
Assessment treshold	45.900 € / 3.825 €		45.900 € / 3.825 €
Waiting time	None	None	None
Benefits in cash or in kind (examples)	Support for the employee during sickness Compensation of the wage during the time of sickness Support for family members the insured employee maintains	Support for the employee during sickness Compensation of the wage during the time of sickness Support for family members the insured employee maintains	Support for the employee during sickness Compensation of the wage during the time of sickness Support for family members the insured employee maintains
Level of cash benefit			
Continuation of benefit	Unlimited when member		

Overview on statutory pension insurance in Germany (Status 2012)
 – with special agri-social security systems

Aspects	Pension insurance In general	Pension insurance Agriculture; farmer	Pension insurance Worker in agriculture
Risk coverage	Income in old age Disability risk	Income in old age Disability risk	Income in old age Disability risk
Insured persons	Employees	Farmer (employer) and their families	Employees
Institution providing the insurance	Federal German Insurance; RV	Social insurance organisations for the agricultural sector (BV-LSV) (LSV)	Federal German Insurance; RV In addition payments by the ZLA/ZLF *
Self-administration; or the like	Self-administration in parity	Self-administration in parity	Self-administration in parity
Financing principle	Contributions paid by employee and employer and taxes	Active farmer and state	Contributions paid by employee and employer and taxes
Contribution rate	19,90 %		19,90 %
Who pays which contribution rate	9,95 % employee 9,95 % employer	Farmer 23 % Staat 77 %	9,95 % employee 9,95 % employer + Contribution by ZLA/ZLF *
Assessment threshold	67.200 €/5.600 € /former West Germany 57.600€/ 4.800 € /former East Germany		
Waiting time	5 years calculating the duration of contribution (employment) and substitution (unemployment or others)	15 years of contribution	5 years calculating the duration of contribution (employment) and substitution (unemployment or others)
Benefits in cash or in kind (examples)	Retirement Pension for persons unable to work in their occupational profession Pension for persons who cannot work anymore Pensions for surviving dependants		Retirement Pension for persons unable to work in their occupational profession Pension for persons who cannot work anymore Pensions for surviving dependants
Level of cash benefit	Depends on the contributions paid	1/12 of the general pension value per month	Depends on the contributions paid; + ZLA/ZLF 80 €/month
Continuation of benefit	Unlimited	Unlimited	Unlimited

* ZLA / ZLF: Employees and employers pay additional fees to the statutory contributions in a fond on the basis of a collective agreement, in addition the state contributes from the general household (taxes)

Overview on statutory unemployment insurance in Germany (Status 2012)

Aspects	Unemployment insurance	Unemployment insurance	Unemployment insurance
Risk coverage	Unemployment	Unemployment	Unemployment
Insured persons	Employee	No duty to contribute	Employee who lost his/her job
Institution providing the insurance	Federal Employment Agency (Bundesagentur für Arbeit)		Federal Employment Agency (Bundesagentur für Arbeit)
Self-administration; or the like	Self-administration in parity		Self-administration in parity
Financing principle	Contributions paid by employee and employer; potentially loan by the federal state		Contributions paid by employee and employer; potentially loan by the federal state
Contribution rate	3,0 %		3,0 %
Who pays which contribution rate	1,5 % employee 1,5 % employer		1,5 % employee 1,5 % employer
Assessment threshold	67.200 €/5.600 € /former West Germany 57.600€/ 4.800 € /former East Germany		67.200 € / 5.600 € / former West Germany 57.600 € / 4.800 € / former East Germany
Waiting time	At least contribution for 12 month within the last 2 years		At least contribution for 12 month within the last 2 years
Benefits in cash or in kind (examples)	Unemployment benefit Short-time allowances Employment services Counselling Qualification		Unemployment benefit Short-time allowances Employment services Counselling Qualification
Level of cash benefit	60 – 67 % of the latest net wage		60 – 67 % of the latest net wage
Continuation of benefit	Depends on the duration of insurance and the age of the beneficiary / 6 – 24 Months		Depends on the duration of insurance and the age of the beneficiary / 6 – 24 Months

Overview on statutory accident insurance in Germany (Status 2012)
– with special agri-social security systems

Aspects	Occupational accidents insurance In general	Occupational accidents insurance Agriculture; farmer	Occupational accidents insurance Worker in agriculture
Risk coverage	Accident at work; occupational disease	Accident at work; occupational disease	Accident at work; occupational disease
Insured persons	Employee and employee-like persons	Farmer (employer) and their families	Agricultural employees and workers and their families
Institution providing the insurance	Cooperative insurance association (Berufsgenossenschaften)	Social insurance organisations for the agricultural sector (BV-LSV) (LSV)	Social insurance organisations for the agricultural sector (BV-LSV) (LSV)
Self-administration; or the like	Self-administration in parity	One-third parity representation	One-third parity representation
Financing principle	Contributions by the Employer + public subsidies by the federal ministry of agriculture	Contributions by the Employer + public subsidies by the federal ministry of agriculture	Contributions by the Employer + public subsidies by the federal ministry of agriculture
Contribution rate	Depends on the annual income and the occupational hazard category	Depends on the annual income and the occupational hazard category	Depends on the annual income and the occupational hazard category
Who pays which contribution rate	Only the employer	Only the employer	Only the employer
Bemessungsgrenze Assessment treshold			
Waiting time	None	None	None
Benefits in cash or in kind (examples)	Healing measures rehabilitation prevention pensions; compensation	Healing measures rehabilitation prevention pensions; compensation	Healing measures rehabilitation prevention pensions; compensation
Continuation of benefit	Until healing or consolidation	Until healing or consolidation	Until healing or consolidation

Source: EU commission (2012) MISSOC. Gegenseitiges Informationssystem zur sozialen Sicherheit in den Mitgliedsstaaten der EU, EWR und der Schweiz; <http://ec.europa.eu/social/main.jsp?catId=815&langId=en>, Status Januar 2012
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